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Press Release

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**Joint Press Release Announcing Settlement Agreement
Reached Between Attorney General Of West Virginia
And Cross Country Bank**

Darrell McGraw, Attorney General of the State of West Virginia (the "State"), and Cross Country Bank, Applied Card Systems, Inc. (together, the "Bank") and Rocco Abessinio announced today that they have reached a settlement of all claims and counterclaims in their existing lawsuit.

Attorney General McGraw commented, "We are pleased to have reached this settlement with Cross Country Bank and the other parties to this lawsuit. We believe the settlement constitutes a fair resolution of all outstanding claims and we were pleased with the Bank's willingness to stipulate to a permanent injunction that provides substantial protections for West Virginia consumers."

Under the terms of the settlement, the Bank and Mr. Abessinio have not admitted any liability or acknowledged the validity of any claims that were asserted in this action. CCB will pay the State \$1,500,000 to fund consumer education programs.

Attorney General McGraw noted, "The settlement structure was in keeping with my long-held belief that this office must fight for and educate consumers as to their rights. The monetary relief obtained will help fund ongoing consumer education and ensure that West Virginia consumers are well-informed of their rights and the consequences of their actions."

On behalf of the Bank, Chairman Rocco Abessinio added, "The resolution of this case will allow us to focus on our core goal to provide financial opportunities for consumers who lack access to traditional credit markets. I know our employees in West Virginia and other states will be very pleased to have this lawsuit behind us."

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